Claims

[c1]   A method of paying a merchant for a claim service pro-
vided to a claimant, the method comprising the steps of:
receiving a request from a merchant for a payment asso-
ciated with a claim;
generating a claim identifier;
generating a payment number having a predetermined
limit amount and a predetermined expiration date;
associating the claim identifier with the payment num-
ber; and
transmitting the payment number to the merchant for
payment of the claim.

[c2]   The method of claim 1, wherein the claim is for a service
rendered.

[c3]   The method of claim 1, wherein the claim is for a re-
placement product received.

[c4]   The method of claim 1, wherein receiving a request from
a merchant for a payment associated with a claim further
comprises, receiving an estimated cost of repair from the
merchant.

[c5]   The method of claim 1, further comprising providing verification that the request received from the merchant is covered under a contract associated with the claimant.

[c6]   The method of claim 1, wherein generating a payment number having a predetermined limit amount and a pre-determined expiration date further comprises:
receiving an estimated cost of repair from the merchant; and
authorizing the predetermined limit amount.

[c7]   The method of claim 1, wherein generating the claim identifier further comprises;
identifying a contract number assigned to a claimant;
generating a claim number; and
associating the claim number with the contract number.

[c8]   The method of claim 1, further comprising after trans-mitting the payment number to the merchant for pay-ment of the claim:
tracking at least one merchant payment associated with the payment number; and
associating the payment number and the claim identifier with the at least one merchant payment.

[c9]   The method of claim 8, further comprising prior to tracking the at least one merchant payment:

transmitting a merchant payment request;

assigning an acceptance code to the merchant payment request; and

associating the acceptance code with the merchant payment.

[c10] The method of claim 1, further comprising:

requesting a load of funds equal to the predetermined limit amount;

executing the load of funds;

generating a confirmation of the load of funds execution; and

reconciling the payment number and the claim identifier with the confirmation of the load of funds execution.

[c11] The method of claim 1, wherein generating a payment number having a predetermined limit amount and a predetermined expiration date, further comprises selecting the payment number from a predetermined group of payment numbers.

[c12] The method of claim 11, wherein the group of payment numbers is assigned to a service contract administrator.

[c13] The method of claim 1, wherein the claim is an insurance claim.

[c14] The method of claim 1, wherein the claim is a warranty

claim.

[c15] The method of claim 1, wherein the payment number is a credit card number.

[c16] A method of paying a merchant for a claim service provided to a claimant, the method comprising the steps of:

receiving a request from a merchant for a payment associated with a claim, the request further comprising an estimate for repair;

verifying that the request received from the merchant is covered under a contract associated with the claimant;

establishing a predetermined limit amount for the repair;

generating a claim identifier;

selecting a payment number, the selected payment number having the predetermined limit amount and a predetermined expiration date;

associating the claim identifier with the selected payment number;

transmitting the payment number to the merchant for payment of the claim;

providing funding for the predetermined limit amount associated with the selected payment number;

tracking a transaction amount associated with the selected payment number; and

reconciling the payment number and the claim identifier with the transaction amount.

[c17] The method of claim 16, wherein tracking a transaction amount further comprises, tracking a plurality of transaction amounts and reconciling the payment number and the claim identifier with the plurality of transaction amounts.